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Gustavus Franklin Swift

1839-1903

By

Thomas W. Goodspeed

Reprinted from

The UNIVERSITY RECORD, Vol. VII, No. 2
April 1921

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GUSTAVUS FRANKLIN SWIFT

BY THOMAS W. GOODSPED

The only time I ever saw G. F. Swift, the first week in April, 1890, he gave me a subscription of a thousand dollars toward the fund for the founding of the University of Chicago. The personality of the man, the sympathy with which he listened to the appeal of a stranger, and the readiness of his response stamped themselves on the memory with a vividness that made the brief interview unforgettable. Mr. Swift was then only potentially wealthy. In the thirty-one years that have passed since that first gift the family of Mr. Swift has contributed nearly \$900,000 to the various needs of the University. Mrs. Swift has endowed the Gustavus F. Swift Fellowship in Chemistry as a memorial of her husband and has given large sums for the medical and other departments. Two sons, Charles H. and Harold H., and a daughter, Mrs. Helen Swift Neilson, have made contributions aggregating more than \$425,000.

For years preceding his death Mr. Swift was one of the great figures in the business world of Chicago—great, in spite of his persistent avoidance of any sort of display, by the sheer force of his achievements. It is a curious coincidence that P. D. Armour and G. F. Swift, both in the same business, both displaying the same type of genius, both founders of enterprises that have expanded to proportions of such bewildering immensity, began their careers in Chicago at the same time, settling in that city in the same year, 1875. Thus they were not pioneers, but late comers, and worked out their spectacular successes in a comparatively brief period of business activity in Chicago.

Mr. Swift was a native of New England, where his forefathers had lived since 1630. In that year the first of the Massachusetts Swifts came from England and after a few years in Boston or its vicinity settled in Sandwich, Barnstable County, Cape Cod, near the point where the Cape joins the mainland. G. F. Swift was in the seventh generation from William and Elizabeth "Swyft" who in 1630 made their home in the New World. Their sympathies would seem to have been with the Pilgrims of Plymouth, since they finally settled far from the Puritans of Boston and less than twenty miles south of Plymouth Bay. At the same time it must be said that they formed a part of that first great migration in which about three hundred of the "best Puritan families"

of England came to the new world and founded the colony of Massachusetts Bay and the city of Boston. They were not adventurers, but pioneers who came to America to find new homes and who began the building of a new empire. The Swifts were for the most part farmers, and G. F. Swift was in the direct line which for more than two hundred years clung to the soil where the family first settled.

William, the progenitor of the house, bought the largest farm in the town of Sandwich. Only a few years since, the house built two hundred and eighty years ago was still the family residence. It was one story in height, but wide enough to give ample space under the roof for second-story rooms. Like so many other Cape Cod houses, the side walls as well as the roof were shingled.

G. F. Swift was born in West Sandwich, sometimes called Scussett, now known as Sagamore, a few miles north of Buzzards Bay, and only a mile or two from the southeastern boundary of Plymouth County, on what is called the shoulder of Cape Cod. The new ship canal connecting Cape Cod or Barnstable Bay with Buzzards Bay passes within half a mile of the place of his birth.

Sandwich was the first of the Cape townships to be settled. It was nearest to Plymouth and became, on its organization, a part of Plymouth Colony. Captain Miles Standish used to be sent to regulate its affairs. It is about ten miles square, reaching across the isthmus and running a few miles down the eastern shore of Buzzards Bay. On the north it looks out on Cape Cod Bay, and on the east adjoins the township of Barnstable. The soil, except along the shores of the bays, is not sand, but a sandy loam and fairly fertile. It is a region of hills, brooks, small lakes, and ponds. In its hundred square miles there are perhaps forty lakelets. Before the railroad locomotives had repeatedly set fire to the forests it was a diversified, attractive, and delightful region having fifteen miles of waterfront on the two bays and filled with farms, old homesteads, tracts of woodland, water courses and lakes, and pleasant villages where retired sea captains built their substantial homes. One writer of that day said of it: "A delightsome location, and no town in our extended country can boast of a more salubrious atmosphere, purer water, greater healthfulness, or more of the general comforts and conveniences of life. Sandwich is one of the most pleasant villages in Massachusetts. To persons fond of fishing, sporting or riding it offers greater resources than any other spot in this country." Near the northeastern corner of this pleasant land was West Sandwich, or Sagamore, where G. F. Swift was born.

The town was first occupied by white men in 1637, a grant of land having been made by Plymouth Colony to a company formed in Lynn. The original settlers were joined by others from Duxbury and Plymouth, among whom was William Swyft, who is believed to have been one of the earliest among them. He lived only to 1642-43, but in 1643 his son William is recorded as one of the sixty-eight men between the ages of sixteen and sixty liable to bear arms. In 1655 this William Swift and three others were engaged to build the town mill, and the same year his name appeared on a subscription for building a new meetinghouse. There were forty subscribers, and only seven gave more than William Swift. The family was religious. Soon after the subscription was made William united with eighteen others in a request to a minister to supply them with preaching, giving him this assurance: "We will not be backward to recompense your labors of love." In 1672 the same William Swift was one of a committee of seven prominent men who were "requested to go forward settling and confirming the township" with the Indian chiefs and to prevent the town of Barnstable from encroaching on the domains of Sandwich. The trouble with Barnstable again called for his services a few years later, this time with only one associate. In 1730, among one hundred and thirty-six heads of families ten were Swifts. These were the recognized people "besides Friends and Quakers." But there were Swifts among them also, and Jane Swift had the honor of being fined ten shillings by this Pilgrim colony for attending Quaker meetings.

The family sent deputies to the General Court and furnished its share of selectmen for the town. They were ardent patriots in the War for Independence, supplying members of the committees of public safety and soldiers and officers. The Swifts were noted for large families. In Freeman's *History of Cape Cod* the author writes: "The Swifts descended from Mr. William Swyft are like the stars for multitude." Like other families they are now found in every part of our wide domain. But many of them lingered long in Cape Cod, and among these were the forebears of G. F. Swift.

His father William was a farmer, and his mother, Sally Sears Crowell, was a descendant of Elder William Brewster, one of the best known of the Pilgrim Fathers, and was related, as her name indicates, to two of the leading families of the Cape. Perhaps the most illustrious among her relatives was Barnas Sears, president of Brown University and first secretary or agent of the Peabody Fund, who seventy years ago was one of our great men.

Mr. Swift was born June 24, 1839, the ninth child and the fifth son in a family of twelve children. Brought up on the farm, he enjoyed only the advantages of a common-school education. The school could hardly have been of a high standard. The months of attendance for a farmer's boy must have been restricted. And unfortunately the years of his schooling were all too few, ending at fourteen. But he had the practical education of the farm, and of a family life characterized by industry, piety, ancestral self-respect, and mutual affection. The large family was a community in itself. The boys were active, energetic, resourceful. If any of them were lacking in these qualities G. F. had enough for a dozen ordinary boys. Their youth was not all work on the farm. There were frequent periods of freedom. Then calls for recreation came from every direction. Barnstable Bay, only a little way north, called with its opportunities for swimming, sailing, and fishing. Buzzards Bay, only three miles south, invited with its different aspect, its other sorts of boating, and new varieties of salt-water fish. And east and west were the woods for hunting or nutting excursions, and the streams and ponds which, at the very time of which I write, young Swift's boyhood, Daniel Webster found attractive enough to tempt him from Marshfield for a try at the trout. In winter there were unexcelled opportunities for sleighing, coasting, and skating. Winter, too, was the period of school when the boy was brought into daily fellowship with all the boys of the neighborhood, with whom he enjoyed the winter sports of boys in a region where the snow covered the ground from late autumn to early spring. That he had a happy boyhood, affectionate parental discipline, enough work to keep him pleasantly employed, the youthful pleasures that every boy ought to have, is evident from the fact that he "attributed all his success and happiness in life to the habits of industry and love for work, together with the fundamental Christian training" of his boyhood.

That he was born for business became evident while he was a lad. A cousin, Mr. E. W. Ellis, now eighty-three years old, brought up in the same neighborhood and in mature life in Mr. Swift's employ in Chicago, tells me many interesting things of his early and later life, among other things the following: "I well remember I was at grandfather Crowell's one day when Gustavus came in. He did not notice me, but said, 'Grandpa, I will give you forty cents for that old white hen.' He got the hen and was soon gone. I said, 'Grandma, isn't that new business for Stave, buying hens?' 'Why,' she said, 'he is here most every day for one. He finds a customer somewhere. Seems to get enough out

of the transaction to pay him.' Thus he started early in life," continues Mr. Ellis, "only nine years old, but ambitious."

The family, as has been said, was large. There was not room for all on the farm. It was doubtless an inborn, impelling urge toward business activity that started Stave, as he was called, on his career at the age of fourteen. At that time he went to work for his brother Noble, nine years his senior and the village butcher, the wages being one dollar a week. His pay was gradually increased to two dollars a week, and there is a tradition that before he left his brother's employment at the end of two or two and a half years he was receiving three dollars a week. He was not the sort who could long remain an employee, and at sixteen he started out to make his own way. He differed from other boys and differed in an extraordinary degree in initiative, ambition, self-reliance, and an intuitive genius for business. There were millions of boys in America in 1855 who were better educated, had more money, were backed by more influential friends, and had larger opportunities and far more brilliant prospects. This boy had little education, no money, and no influential friends. The business opportunities offered on Cape Cod to a farmer's boy were next to nothing, and prospects for any brilliant business success did not exist—not even possibilities, save for the entirely exceptional young man, the one boy in a million. And young Swift was that exceptional one boy in a million. Already at sixteen he was a boy of vision. He saw, no certainties, but possibilities, and had the ambition and courage to attempt them. This he did, and his initial efforts were necessarily of the humblest sort.

The common story of G. F. Swift's beginning in business for himself, the story which has become a classic, is as follows. He was developing a purpose to try his fortune in New York City, when his father said: "Don't go, Stave. Stay at home and I'll buy you an animal to kill and you can start in the meat-market business for yourself." This his father did, advancing him \$20.00, which was the original cash capital of the business which, since incorporated as Swift & Co., has carried its operations around the world. With this capital the boy bought a heifer, which he killed and dressed in one of the farm outbuildings. A horse and wagon were, of course, at his disposal, and taking his merchandise about the neighborhood to the doors of possible customers, with all of whom he was well acquainted, he readily disposed of it so profitably that he cleared \$10.00 on the transaction. This is a good story and well introduces the history of Mr. Swift's business life. It leads naturally to the following from Mr. Ellis, the cousin already

quoted, who tells his story from personal and vivid remembrance of all the details. Both incidents may well have occurred at about the same date, the spring of 1855, the transaction of the heifer opening the way for the more ambitious one. Here is the story of his cousin Ellis, then approaching eighteen, while young Swift was sixteen.

He called on Uncle Paul Crowell [son of Grandfather Crowell and village store-keeper]. I obtained this information a few days after from Uncle Paul himself. Stave said, "I want to borrow some money. Will you lend it to me?" "Oh," said Uncle Paul, "how much do you want?" "Four hundred dollars," said Stave. "Whew," said Uncle Paul, "what you going to do with it?" "I want to go to Brighton stockyards and buy some pigs." "Why, that will be quite an undertaking for a boy." "Yes," said Uncle Paul to me, "I could but admire his ambition." Brighton Yards, located northwest of Boston, sixty miles distant! Just imagine it! The worst kind of sandy, crooked roads. . . . Well, in about ten days, he, with his drove, hove in sight at my father's home. He had sold some, but about 35 shoats were still with him. I looked over his outfit, which consisted of an old horse and a democrat wagon in which a few tired or lame pigs were enjoying a ride and a rest with their legs tied together. With him was another lad as helper, who was trying to keep the shoats from straying. There was Stave, a tall, lank youth, with a rope and steelyards on his shoulder, also a short pole he carried in his hand that might do duty from which to suspend the squealers and steelyards between his shoulders and those of the customer. Father had made his selection and purchase, and, going to the house said, "There is a good exhibition of ambition. Gustavus Swift will make a success in whatever business he undertakes. For he has the right make up." Gustavus made several such trips to Brighton for pigs, spring and fall, for two or three years. Several years later I had learned he was in business in Barnstable. While on the train from Boston to Scussett [West Sandwich or Sagamore] I noticed a man riding on the car platform all the way. Finally I recognized him as G. F. Swift. I went out and learned he was on his way home. He had been doing some business in Brighton. I could not prevail on him to come into the car. He was not dressed up.

He was a modest, diffident youth, very reticent, with an unusual face, the features being exceptionally refined. But he was, at the same time, self-reliant, with an irrepressible business aggressiveness that led him into new paths that other young men had neither the initiative nor the courage to enter.

The business of buying and selling pigs was confined for the most part to two or three months in the spring, when the people were buying pigs to fatten for their own use. What use did the young dealer in pigs make of the rest of the year? Naturally enough he followed the business he had learned of butcher and meat seller. He had found the way to the big stockyards at Brighton outside of Boston and made some kind of a place for himself there. He was no doubt hard pressed for capital, but he managed to keep going and little by little to forge ahead.

His method of procedure was as follows. On Friday he bought a fat steer in the Brighton market outside of Boston. On Saturday he slaughtered the steer and hung up the quarters over Sunday. Monday he loaded the meat into his democrat wagon and started for Cape Cod, fifty miles away. During the week he peddled the meat from house to house and wherever he could dispose of it to the best advantage and having sold out returned on the following Friday to Brighton and repeated the process the next week. If he returned on Friday with more money than he had on the preceding Friday, this was his profit on the transactions of the week. It was in this way that he got together a little capital and finally began to look for a place in which to establish himself as a village butcher. This search led to developments he did not, at the time, anticipate and made the choice he arrived at one of the most important decisions of his life. Southeast from Plymouth, across the great bay, forty miles away, midway of the long arm of Cape Cod, is Eastham. In 1643 the Pilgrims seriously contemplated the abandonment of Plymouth and removal to this region. After full examination the plan was rejected, but a small colony, seven men and their families, settled there, and the place flourished. The principal village of the town was also called Eastham, and there in the winter of 1859-60 G. F. Swift opened a meat market. He took with him as partner or assistant his brother Nathaniel, who was his senior by two years and who like himself had learned the business with the still older brother Noble. Eastham was a very small village, and he remained there little more than a year. But this was long enough to do two of the most important things he did during his entire life. He fell in love and married a wife. On January 3, 1861, he became the husband of Annie Maria Higgins. Mrs. Swift was a descendant of Richard Higgins, one of the seven original proprietors who settled in Eastham in 1643-44.

Mr. Swift matured early, entered business early, and married early—when he was twenty-one years and six months old. Surrendering the Eastham business to his brother Nathaniel, he returned with his bride to Sagamore and entered into the same business. In Sagamore his eldest son was born, Louis F. Swift, for many years past head of Swift & Co.

He soon concluded that there was not room for him and his brother Noble in Sagamore. Finding that there was an opening in the village of Barnstable, a few miles east, he established himself in that place as the local butcher. He had, for years, been studying cattle, and he soon acquired the reputation of being one of the best judges of cattle in

Barnstable County. With this reputation there came to him the revelation that this expert knowledge was capital that should be invested outside the walls of a retail butcher shop. Barnstable was a small village. It had little more than five hundred inhabitants. There was no outlook for enlarging the business of the meat market. But there were cattle for sale on Cape Cod farms, and the farmers could not get them to market profitably. The young butcher therefore, eager for a larger field of activity, began to study the question whether he could not do this with profit to the farmers and to himself. He already knew the towns between Barnstable and Boston, and his acquaintance with them would be a help in the new business. Once entered upon, it took him again to the large stockyards at Brighton and Watertown outside of Boston. A clerk looked after the meat market in Barnstable, and Mr. Swift bought and sold cattle. He knew cattle, no one better, and what he bought he sold readily at a profit. The business grew, and he began, in a small way, to prosper. The buying and selling of cattle soon became his real business and the meat market a side issue. He was no longer a village butcher but a cattle dealer.

Mr. and Mrs. Swift remained in Barnstable about eight years. There their second son, Edward Foster, was born. A third son, Lincoln, was born and died there. In Barnstable were born also two daughters, Annie May and Helen Louise.

In 1869 Mr. Swift's increasing business called the family away from Barnstable, and they made their home first in Clinton and later in Lancaster, about forty miles west of Boston, in Worcester County. It was in Lancaster that the fourth son, Charles Henry, was born in 1872. Meantime, cattle-buying not occupying all Mr. Swift's energies, he had established a meat market in Clinton, a few miles south of Lancaster, putting his brother Nathaniel in charge. From this point as a center he sent his meat in wagons to the cities and villages of Worcester County. A little later he opened another market in Freetown, between Fall River and Taunton. This enterprise he put in charge of a lieutenant, who sent his wagons out among the towns of Bristol County. This man proved so efficient that Mr. Swift later advanced him to positions of large responsibility. In these undertakings, sending out dressed meats from chosen centers through districts as wide as wagons could reach, Mr. Swift was unconsciously preparing himself for that future, then quite undreamed of, when the field of his operations should embrace the world.

Meantime, however, he did begin to get a new vision of the possible development of the cattle-buying business into which he had been feeling

his way. The trend toward the cities had begun. Population in industrial centers was multiplying. The demand for meat was increasing. He looked into the future and saw it growing more and more. The purpose of greatly enlarging the field of his operations began to take shape in his mind. Massachusetts, New England, began to seem too small for him. He looked west toward Albany and Buffalo, where there were now great cattle yards with their enlarged opportunities for profitable business. In 1872 the opportunity came to enter on the realization of his dreams.

In that year he entered into partnership with James A. Hathaway, who was doing a large meat business in Boston. The firm was Hathaway & Swift and combined the dressed-meat business with that of buying and selling cattle for the Boston market. Mr. Hathaway looked after the meat business and the selling in Boston, while Mr. Swift managed the buying end of the enterprise. This part of the business, in accordance with his previously matured plans, he soon extended to Albany and a few months later to Buffalo. This rapid extension westward was one of the indications of that extraordinary revolution then taking place in the business of the country and particularly in the meat industry. The needs of the cities of the East had outgrown the home supply. Europe was calling for American food. There had been a time, only a few years before that of which I write, when the products of the West could not be brought to the East and sold at a profit. A hundred years ago it cost five dollars to transport a hundred pounds of freight from Buffalo to New York. The cost of transportation was prohibitive, and commerce hardly existed. Then began the new era of railways, and everything was changed. The country was covered with railroad lines and competition reduced freight rates to so low a figure that an ever-increasing flood of western products filled the eastern markets. In the early seventies the meaning of all this and its relation to him began to be clear to Mr. Swift. He saw the primary cattle market move west to Albany and then, almost without pause, west again to Buffalo. And he had the business sagacity to see that the real and permanent primary market was Chicago. He studied the matter carefully, as he was accustomed to examine beforehand every step in his career. The more he thought of it the clearer it became to him that if he aspired to leadership in the cattle business he must make Chicago his headquarters.

And it seems evident that before the seventies of the last century were half over he had definitely made up his mind to strike for leadership in the cattle business. Every step in his future career was taken with

that end in view. He intended to be in the first rank. Why, otherwise, was he not content with the prosperity he was enjoying? The firm of Hathaway & Swift was exceptionally successful. Mr. Swift was a young man in 1874—thirty-five years old—already fairly well off and established in a good business. But when he came to a full comprehension of the new conditions of the cattle trade he sensed the fact that the real field of his operations was Chicago, and to Chicago he determined to go.

The firm of Hathaway & Swift was doing well, but Mr. Swift persuaded his partner to consent to the transfer of the cattle-buying part of their business to that city, and the year 1875 found him among the cattle buyers in the Chicago Stock Yards.

The family found a home on Emerald Avenue near the Yards and there Mr. Swift continued among his employees for twenty-three years. His going to Chicago was, of course, the turning-point in his business life. He did not go to Chicago as a packer, but as a cattle buyer. The cattle raisers brought their cattle to the Chicago Stock Yards and sold them to the buyers for the best price they could get. In 1875 the "Yards" was a small affair in comparison with what it is today. The packing business was smaller still as compared with the stupendous enterprises of our time. But small as it then was it did not take Mr. Swift long to discover that the future belonged, not to the buyer and seller of cattle, but to the packer, and he quickly decided to enter the meat-packing business.

As has been already said, the two men who were destined to become the leading figures in the packing industry, P. D. Armour and G. F. Swift, became citizens of Chicago in the same year, 1875. Mr. Armour was Mr. Swift's senior by seven years, being forty-three years old. Each man had certain advantages on his side in the business race before them. Mr. Armour had been longer in business, was already a man of large wealth, and for eight years had had packing interests in Chicago which had finally become so large and profitable as to make his residence in that city necessary. The sole advantage Mr. Swift had was his age. He was only thirty-six years old. Though he had some accumulations, his wealth did not compare with that of Mr. Armour. Probably in native business genius and acquired abilities two men were never more equally matched.

The packing business of 1877, when Mr. Swift entered it, was a totally different affair from what it has since become—different not in size only but in kind. The packers were essentially pork packers—pork curers and packers. Curing and packing were winter jobs only, and

the distributing of the product followed during the succeeding warm weather, when killing and curing could not be done. But already that marvelous, yet simple, invention was being perfected which revolutionized or rather entirely made over the meat industry—the refrigerator car. It was this car that transformed the packing industry into the fresh-meat industry and opened the way for the undreamed-of development of the business. I say undreamed-of development, and yet it was G. F. Swift's prevision of developments that seemed to him possible that led him to enter, not so much the packing, as the fresh-meat, industry.

It is said that this vision came to him very soon after he began buying cattle in the Chicago Stock Yards to ship east. A picture is drawn of him sitting on a fence at the Yards with Herbert Barnes, urging Mr. Barnes to receive from him consignments of dressed beef for the eastern market. These were to be at the outset cars of chilled beef sent during the winter months. The agent was to "break down the prejudice incident to all innovations and undertake the building up of an eastern market for western beef." Mr. Swift was full of the subject, and his enthusiasm prevailed. Having thus found an efficient agent, in 1877 he entered the new business and became a packer.

In its beginnings the new business was preparing dressed beef and sending it to eastern markets. The economy of sending dressed beef instead of live cattle was enormous. It did not have to be fed and watered on the way. A steer in the shape of dressed beef weighed more than 40 per cent less than when alive. But obstacles in the way of making the new business successful were well-nigh insurmountable. The railroads were opposed to it because it reduced freight bills nearly one-half. The eastern stockyards were hostile because it threatened their business. The eastern butchers fought against it for the same reason. Every sort of misrepresentation was employed to prejudice the eastern public against Chicago dressed beef. It could, at that time, 1877, be sent only in the winter, and even during the winter the eastern consumer would have none of it. Mr. Swift, through his agents on the Atlantic Coast, set to work to break down this prejudice and build up an eastern market for western beef. And meantime, in the opening of the winter of 1877, he began to make shipments. He took the greatest personal pains with the cars in which they were made. As Charles Winans tells the story:

He rigged up a car after his own ideas. He superintended the loading of it himself. He even took an active part in hanging the quarters of beef by ropes from the 2×4 timbers he had arranged. The car was sealed up and started on its journey

eastward. . . . Barnes was waiting for it when it came. It was with grave doubts and misgivings that he opened it. But when, at last, he did open it and the quarters of beef stood revealed as fresh and sweet and in better condition for food than when they left Chicago, then Barnes knew that western dressed beef had got to the east to stay there. . . . He knew that the task of uprooting the prejudices that were so strongly planted was no easy one. But he set about it with the true New England energy and persistence, and he kept at it until it was a fact accomplished.

The success achieved was such that Mr. Swift became more and more determined that the eastern market must be supplied the whole year round, spring, summer, and autumn, as well as winter.

This was to be the work of the refrigerator car, upon which his mind had been fixed from the beginning. The devising of that car dated back more than ten years. It had not been entirely successful. From year to year it had been improved but was still far from the perfection it has since attained. Other packers were studying it with interest, but perhaps Mr. Swift's mind comprehended its vast potentialities a little sooner than did the minds of other men. But if the difficulties in the way of introducing Chicago dressed beef into the eastern market in the winter had been great, those confronting its introduction in the summer by means of the refrigerator cars were immensely greater. To all those before encountered were now added new ones with the railroads. They were equipped to handle live stock. They had an abundance of cars for shipping cattle. But they had no refrigerator cars, and they would not have any. They doubted their value. They were not organized to run them and were skeptical about their ability to do it. Such cars must be kept immaculately clean. Any speck of decay would make them worse than worthless by tainting and thus destroying the beef they carried. The older roads running most directly to the East were particularly averse to having anything whatever to do with the refrigerator car.

But with Mr. Swift difficulties existed only to be overcome. He went to the Grand Trunk Railway, which, owing to its longer line to the East, had little live-stock business, and proposed that the road should unite with him in building up a business in shipping dressed beef, providing refrigerator cars that would carry the product the year round. He would furnish the business if they would provide the cars. The road welcomed the proposal to accept the new business, but they would not build refrigerator cars. "Will you haul the cars, if I build them myself?" said Mr. Swift. The management answering "yes," he arranged for the building of ten of the best refrigerator cars then made, and put them into immediate use. This was the origin of his private

car lines. During the twenty-five years that followed, that is during Mr. Swift's lifetime, these ten cars grew into thousands.

For the dressed-beef industry, which was the original business, did not remain that alone. Eastern prejudice once broken down and Chicago dressed beef being recognized as the best in the world, an insistent demand arose for fresh mutton and then for fresh pork and finally for all sorts of fresh meats, transported in refrigerator cars, and the dressed-beef business expanded into the vast fresh-meat industry. Few things in industrial and commercial history have wrought such a revolution in business methods and expansion as the refrigerator car.

In 1905 Charles E. Russell, in *Everybody's Magazine*, told the story of Mr. Swift's relation to the first successful use of the refrigerator car. His articles were written in a far from friendly spirit, and this makes all the more interesting the following enforced tribute to Mr. Swift:

A man named Tiffany had lately invented and was trying to introduce a refrigerator car. . . . Mr. Swift studied this scheme and gradually unfolded in his mind a plan having the prospect of enormous profits—or enormous disaster. When his plan was matured he offered it to certain railroad companies. It was merely that the railroads should operate the refrigerator cars summer and winter, and that he should furnish them with fresh dressed meats for the Eastern market. This proposal the railroads promptly rejected.

Thus thrown upon his own resources Mr. Swift determined to make the desperate cast alone. Commercial history has few instances of a courage more genuine. The risk involved was great. The project was wholly new: not only demand and supply had to be created, but all the vast and intricate machinery of marketing. Failure meant utter ruin. Mr. Swift accepted the hazard. He built refrigerator cars under the Tiffany and other patents and began to ship out dressed meats, winter and summer.

The trade regarded the innovation as little less than insanity. Mr. Swift's immediate downfall was generally prophesied on all sides, and truly only a giant in will and resources could have triumphed, so beset. He must needs demonstrate that the refrigerator car would do its work, that the meat would be perfectly preserved and then he must overcome the deep-seated prejudices of the people, combat the opposition of local butchers, establish markets and distribute products. All this he did. People in the East found that Chicago dressed beef was better and cheaper than theirs, the business slowly spread, branch houses were established in every Eastern city and the Swift establishment began to thrive. By 1880 the experiment was an indubitable success.

As soon as it was discovered that Mr. Swift was right a great revolution swept over the meat and cattle industries, and eventually over the whole business of supplying the public with perishable food products. The other packing houses at the stock-yards went into the dressed-meat trade, refrigerator cars ran in every direction, shipments of cattle on the hoof declined, the great economy of the new process brought saving to the customer and profit to the producer, and the new order began to work vast and unforeseen changes in the life and customs of the nation.

Mr. Russell goes on to declare "Gustavus F. Swift the chief founder and almost the creator of the refrigerator car as a factor in modern conditions" and "really the most remarkable figure" in the packing industry of Chicago. It is certain that the man who made the refrigerator car the factor it has become in business was a benefactor of mankind, for in the conditions of our modern life he feeds the world, carrying to every part of it perishable foods of every other part.

The firm of Hathaway & Swift was no longer in existence. When in 1877-78 Mr. Swift decided that the future belonged, not to the cattle buyers, but to the packers, and decided that the firm must enter the packing business or take a back seat in the developments he foresaw, Mr. Hathaway drew back. He refused to enter the packing business. He clung to the idea that the true theory was to buy cattle in Chicago and ship them alive to the eastern market. With his clear foresight of impending changes Mr. Swift knew that this would be a fatal policy to follow for any firm aspiring to the largest success. The partners therefore separated.

This change did not immediately take Mr. Swift out of the business of buying cattle. In an interview some years ago Louis F. Swift was reported as saying:

I can remember when my father bought all the cattle we handled. He did not need any help. Then came the time when he had to go to the packing house and offices and I took up the buying alone and did all of it. My five brothers followed me. I well remember when we were able to ship one whole car of beef in one day. It marked an epoch in our business.

But while this evolution was going forward and the father was training his sons to assist him in Chicago, other important developments were taking place. He saw that he needed a partner to care for the eastern end of the business, someone in whose integrity and business ability he had confidence. His mind turned to his brother Edwin C. Swift, who was ten years his junior. Edwin had some time before gone to the Pacific Coast. Letters sent to his last address in San Francisco did not find him. They were returned. He had left San Francisco without directions for forwarding his mail. But Mr. Swift had set his mind on securing him as a partner, and he now did a characteristic thing. He called in one of his cousins who was in his employ, handed him a large sum of money, and said: "Take this, you will need it. I want you to find Edwin. Last heard from he was in San Francisco. Where he went from there it is up to you to find out. But fail not to bring him to me. He may refuse and put up all kinds of objections, but

fail not to bring him *just the same.*" The messenger spent a week in San Francisco without result. Finally he found the name he was after in a railroad contractor's office and learned that the gang Swift was with was several hundred miles away following the engineers across the Rocky Mountains. After weeks of travel and many adventures he found his man in charge of the gang with the engineers and explained to him his errand. Edwin said, "What does G. F. want of me?" The cousin answered, "I cannot tell. I know this. He wanted you enough to foot the expenses of this trip. He charged me, '*Bring him without fail.*'" Edwin said, "I am here bound by contract. I cannot go if I would; so do not bother me further." But the cousin had the impressive and imperative charge of G. F. so impressed on his mind that he continued, as he says, "to remind him of his duty" daily, saying to him, "You must know G. F. would not have gone to this trouble and expense unless it meant something of great importance to you as well as to himself. You know Gustave. You know he would not have done all this without good reasons. I have been more than two months on this trip thus far and I will not return without you." It took two weeks to part Edwin from his job and get him started for Chicago and the fortune his brother was offering him. An old horse was found, and they started through the wilderness for Ogden, two hundred miles away, riding and walking alternately—the old-time method, perhaps, of "ride and tie." I regret that I do not know the story of the meeting of the brothers when the cousin delivered Edwin at the office of his older brother. Edwin was then twenty-nine and G. F. thirty-nine. Mr. Swift must have had a good deal of confidence in his young brother, for he made him his partner and sent him to represent the firm in the East, with headquarters in Boston. The business at the eastern end was done under the trade name of Swift Brothers, but the name of the company was G. F. Swift & Company.

It could not have been long after the refrigerator cars of Mr. Swift began to appear in Boston that the following incident is said to have occurred. I give it in the words of the cousin already quoted in a letter written August 20, 1920, forty years after the event. Referring to the fact that when Mr. Swift was an operator in Brighton he had dealt quite extensively with the Stock Yards Bank at that place, frequently borrowing money and having a well-established credit, the letter says:

When it became known that G. F. Swift was actually shipping dressed beef into New England he happened to be in Brighton. He called at the bank for accommodation. They declined to loan him any more money. He said, "What is the matter? Do I owe you anything?" "No." "How have I lost my credit?" The president of the bank said, "If we lend you money you would probably use it in furthering your

scheme to injure our business." G. F. Swift told me this little story, enjoying it very much. The parties got rather warm, when Mr. Swift started to leave the bank. "Gentlemen," he called loudly, "Yes, I will cause grass to grow and flourish in your yards"—a prediction which has long since been fulfilled. The opposition he found in Lowell, Boston, New York, Baltimore, and other places and how he overcame it is history.

He did not leave the task of finding an eastern market entirely to others. His brother Edwin C. and he himself worked the field together and separately. They adopted a liberal policy toward the trade. In the more important centers they either engaged the leading meat dealer as their agent or entered into partnership with him, to his great advantage. They formed in a few years nearly a hundred of these partnerships. They shared their prosperity with the trade. This policy was popular and gained them both friends and business. It was a part of the service they rendered the community, and not less a service because it proved profitable. Mr. Swift had no sympathy with the practice of some packers, whose first appearance in a town was as rivals to the butchers of the place whom they were powerful enough to drive out of business. In the early years Mr. Swift himself or his brother visited all the larger cities and many smaller ones and arranged these agencies or business associations, and wherever they went the refrigerator car followed. At the beginning that car was far from perfect and occasioned many losses, but every year it was improved. I have referred to the confident prophecies of Mr. Swift's certain failure. Few now living know the struggle through which he fought his way to success during the first five years. But he did not fail. Every year found him on firmer ground. Business increased. Operations expanded, and in 1885 the firm was incorporated as Swift & Company with a capital stock of \$300,000. Mr. Swift became and remained president. This was only seven or eight years after the founding of the business, and it was still, in comparison with what it has since become, an infant industry. But less than two years later, so rapid was the development, the capital was increased to \$3,000,000, a tenfold increase.

After the refrigerator car came the refrigerator ship, and with that the extension of the business to England and the Continent. If the introduction of Western dressed meat to the American seaboard had been difficult, it can easily be understood that putting it on the overseas market would seem impossible. But this tremendous achievement was accomplished, not by Mr. Swift alone, but by all the packers. It is said that Mr. Swift made as many as twenty trips abroad in this great undertaking. He is pictured as getting up every morning in London

for weeks together at three o'clock and going to the great market and attending personally to the handling of his beef, keeping it so openly displayed that it could not be overlooked. The story is told of a great dinner where the finest roast of beef that could be found was to be served. It was prodigiously relished. "The Scotchmen claimed it for Scotland, the Englishmen for England." The dealer who furnished it was sent for and asked to tell the diners whether it was English beef or Scotch. "Well, gentlemen," said the dealer, "that beef isn't English, nor yet again is it Scotch. That beef is American chilled beef, dressed in Chicago and sent here by refrigerator car and refrigerator steamer." The campaign to conquer the English market was long and hard, requiring immense courage, tact, and perseverance, but in the end it was brilliantly successful.

This is not the story of a great business but of the man who made it a great business. And yet the man so identified himself with the business that it is difficult to differentiate the two. Mr. Swift originated the business, made it, worked out its marvelous success, and dominated it to the end of his life. It is one of the marvels of the story that this extraordinary man developed with the business that grew from nothing to such gigantic proportions and expanded in so many directions—a business that in the course of twenty-five years unfolded into such a bewildering multiplicity of undertakings. But it never became too great or multiform for this quiet, masterful man.

One of the most remarkable things in this evolution relates to the by-products of the packing industry. In the early days the only by-products to which any attention was given were the hides, tallow, and tongues. Everything else that was not edible was sheer waste. Gradually in 1880 began the transformation of this waste into profitable by-products. One of the first of these was oleomargarine. Then followed glue. In the last year of Mr. Swift's life the company turned out eight million pounds of glue. Beef extract, pepsin, soap, oil, fertilizer, and more than a score of other by-products followed, until everything in or on a meat animal was utilized. All this meant vastly more than profit to the packer. It meant more money to the farmer for his live stock and to the public cheaper meat, and at the same time provided many things, some never known before, that contribute to the general welfare.

Mr. Swift began business in Chicago with little capital. He was a young man, and one wonders where and how he acquired the skill that enabled him to launch his new packing enterprise and meet the demands

its growth laid upon him. The first few years must have been filled with anxiety, as they also were with unremitting toil. He worked much longer hours than any of his employees. Mr. Ellis, the cousin, joined him in Chicago in 1880 and before going to work was a guest in his house. He says: "I found Mr. Swift a very busy man. He did practically all the buying at that period. Five o'clock in the morning he was off on horseback, pants tucked into his boots—a streak of dust visible much longer than he was." It was only extraordinary financial ability and daily overtime toil that achieved the success of those early years. He was matched against some of the ablest business men of his day, or, for that matter, of any day, all of whom were struggling for supremacy in what was a new industry in the world of business. They drove each other to well-nigh superhuman efforts to carry their products around the globe. Expansion and ever greater expansion was called for. The outstanding illustration of this is the successive establishment of branch houses. As has been said, Swift & Company was incorporated in 1885 and within two years increased its capital stock tenfold. Its first branch was established in 1888 in Kansas City, Missouri. Two years later the Omaha branch followed. In 1892 another was built at St. Louis. Then followed St. Joseph, Missouri, in 1896-97, St. Paul in 1897, and Fort Worth, Texas, in 1902. These were all completely equipped packing-plants, with stockyards adjacent, each of which developed into a great enterprise. They were, in every case, opened only after the most painstaking and exhaustive examination. The establishment of the branch plant at St. Joseph illustrates Mr. Swift's methods. His attention had been repeatedly called to St. Joseph as a place presenting peculiar advantages for a Swift & Company packing-house before he began to consider the matter seriously. When he decided to take it up he accepted the views of no one else, but went himself to St. Joseph to look the ground over. He not only examined the town, its location, and its people, but "drove in a road wagon for days and days in all directions, examined the quality of the soil, got facts and figures about corn production, studied the transportation facilities, made minute inquiries as to the character of the farming population," and only after this careful personal investigation decided to establish the St. Joseph branch.

Meanwhile by this time, 1896, the capitalization of the company had been increased to \$15,000,000. From time to time it continued to grow as the business expanded, reaching before 1903, \$25,000,000. In that year, the last year of his life, Mr. Swift had been in the packing business

twenty-five years. One ought to say, only twenty-five years. For in that brief period he had not only founded an industry which in 1918 transacted a volume of business second only to that of the United States Steel Corporation, but had himself built it up to vast proportions and established the policies and methods which have led to its extraordinary development.

It is not surprising that Mr. Swift did not live to an advanced age. The physical, mental, and nervous strain of the twenty-five years following 1877 were enough to wear out any man. He worked harder than any man in his employ. His mind was incessantly engaged on the new and perplexing problems of a business that developed and expanded in every direction with bewildering rapidity. To meet the demands for new capital to finance a business that grew with such leaps and bounds and every day called aloud for more and more money which must be supplied would have driven an ordinary man mad. Mr. Swift grew with his business into an extraordinary man, but the Gargantuan appetite of the business he had created for more and ever more funds to finance it must have exhausted even his store of nervous energy. He ought to be alive today, eighty-two years old. But he died, when he was in the full maturity of his powers, at sixty-three, March 29, 1903. At that time there were in the various establishments controlled by his company above 7,000 employees, and the yearly business exceeded \$160,000,000.

"A man of vast and various capabilities, his genius for commercial transactions and his excellent judgment placed him high among the captains of industry." This was among the things said of him after his death. "He began life in the humblest way among the sand dunes of Cape Cod and closed it as one of the great powers in the industrial world." The newspapers spoke of his industry, frugality, sharp-sightedness, clear-headedness, cleverness in molding circumstances and managing affairs, quiet resoluteness, concentration upon a given purpose, reticence, and almost diffidence. It was said: "He talked little and accomplished much and let the results talk for him. He was averse to publicity, preferring to be unknown in any other way than through his ordinary business connections. He was attentive to details and a keen critic of the men in his employment." The pains he took in caring for his meats is illustrated by the story of his calling a driver from the seat of his wagon one day to show him where an inch or so of meat was exposed and making him carefully cover it. If he was a keen critic of his men he usually helped the victim by giving the criticism a humorous

turn. He had a good salesman, sharp as a tack, but untidy in his appearance. One day Mr. Swift met him when he had on a woolen frock with a world of grease on it, which had not seen the laundry for several weeks. Mr. Swift inquired what the market for tallow was. Being told that it was about $4\frac{1}{2}$ cents he said he thought the price was going lower, and if he were the salesman he would have the frock rendered out in order to get the full market value of the tallow in it. The salesman took the lesson to heart, but he must have had, in later years, many a laugh over the humorous way in which it had been taught. This vein of humor was often in evidence. One of his buyers rode up to him in the Yards one day and reminded him that he had told the buyer he might take his vacation at any convenient time on giving a few days' notice, and said he would like to go the following Monday. Just then a very unlikely bunch of cattle passed. Mr. Swift asked who owned them. The buyer said, "Swift & Company and I bought them." "When are they going to be used?" Mr. Swift asked. The buyer said, "They are cutters for Russell." Mr. Swift quickly responded that he was sorry for Russell, and he was also sorry the cattle buyer had not started on his vacation the Monday before.

One who grew up under Mr. Swift and is still a part of the great business says of him: "While his criticisms were severe, they seemed always based on a desire to build up a bigger, broader, and more self-reliant manhood. He was one of those rare individuals whose contact with his fellow-men was a constructive and beneficent influence." It was this that "invariably made the criticism palatable."

There was something very human in this big man's relations with his employees and sometimes something very Christian. A not very desirable employee resigned and went to one of his competitors. A public controversy springing up about the packers, this former employee sent an anonymous letter to one of the daily papers assailing Mr. Swift in a scandalous way. The original letter signed with the ex-employee's name came into his hands. Time passed, and finally a minister came to Mr. Swift to ask him to give this man a job, as he had lost his position and was in desperate need. When shown the letter in which the man had so misrepresented Mr. Swift the minister was dumbfounded and returning to his protégé told him he could do nothing for him. The man himself then wrote to Mr. Swift, admitting that he had written the letter, and appealed to him as a Christian to forgive him and if possible give him the means of supporting his family. This Mr. Swift did, and he remained on the pay-roll long after his employer's death.

There was once published a collection of maxims attributed to Mr. Swift. The three that follow are, I think, authentic.

The best a man ever did shouldn't be his standard for the rest of his life.

When a clerk tells you that he must leave the office because it is 5 o'clock, rest assured that you will never see his name over a front door.

The secret of all great undertakings is hard work and self-reliance. Given these two qualities and a residence in the United States of America, a young man has nothing else to ask for.

In beginning this sketch I spoke of the enduring impression made on me by Mr. Swift's personality in the only interview I ever had with him. I went to the Stock Yards rather expecting he would be too busy to see me. He was not in his office, and I found him outside apparently at leisure. His talk was that of any ordinary man of business. But his face took me wholly by surprise. It was not the face of a typical business man, but that of a scholar, or a poet, or an artist. It looked like the face of a man who might see visions and dream dreams. And his fundamental characteristic as a man of affairs was his business imagination. From his youth up he was always seeing possibilities that other men could not see. He was like an explorer in a new country. Every step in advance opened up new vistas. Every new achievement gave him a vision of something bigger beyond. He was a man of business vision. Other men sometimes scoffed at what they called his dreams. His partner left him when he proposed to sell Chicago dressed beef in eastern cities. When he saw the possibilities of the refrigerator car and had to borrow money he applied to a relative who had it to lend and who made this reply to his appeal for a loan, "Stave, I will not trust you with a dollar in your wild west scheme." Men about the Stock Yards referred to him as "that crazy man, Swift." But his visions were not of the "baseless fabric" sort. His idealism was of the most severely practical kind. His business imagination never played him false. It might soar among the clouds, but his Cape Cod conservatism kept his feet firmly on the ground, and he walked with sure steps to his high achievements.

Behind all his plans was the driving-power of tremendous and tireless energy. He worked early and late. When he was his own cattle buyer he was up and off on horseback at five o'clock in the morning. His indomitable energy and purpose were never more in evidence than in the triumphant campaign to make a market, against powerful combinations, for his superior product in eastern cities and in England. For example, having sent two or three carloads of dressed beef to Lowell, Massachusetts, which were readily sold, the market men combined

against him, agreeing to buy no more meat from him, signing a bond to that effect. The next carload, therefore, at the end of the first day had made no sales. The agent in charge of the car wired to Mr. Swift the information of what had taken place and said, "No sale for beef in Lowell. Shall I ship the car to Lawrence or where?" As quick as the telegraph wires could bring it, the message came back, "Sell it in Lowell." The second night the agent again wired, "No sales," and again asked, "Where shall I sell it?" He had hardly got his message away when Mr. Swift flashed back, "Sell it in Lowell." The next day anyone in Lowell could buy Chicago dressed beef at his own price, and the carload was sold. A few days later Mr. Swift arrived in Lowell, in a few hours had a lot purchased, trackage secured, and lumber for a market on the ground. Before the building was finished, Mr. Swift being again in town, one of the principal market men called on him, acknowledged that he had been in the combination against him, and having assumed the \$500 loss on the carload of meat that had been sacrificed, was received into association, and took charge of the new market. It was such purpose and energy, combined with the superiority of his product, that won for him a place in the eastern market. His success was no happy accident. He was no lucky child of fortune. He toiled as few men toil. He contended with difficulties such as few men meet, and he did it with surpassing courage, patience, perseverance, purpose, and success.

While all this was true, it was also true that he knew how to relax, and when the time came for rest he did not wish his rest to be disturbed. Like so many other men of tremendous driving-power he was a good sleeper when the time for sleep came. "It was one of his chief points," says one who knows, "that it was necessary to have plenty of sleep to be efficient." He was therefore usually in bed by ten o'clock and refused to have his hours of rest broken into even by calls that to the ordinary man would have seemed imperative. There is a well-authenticated story that late one night the telephone rang persistently and roused one of the maids. She called Mr. Swift, but he refused to go to the telephone. The maid, however, was troubled and said they wanted to tell him that "his packing-house was burning down." All he said was, "Have them tell me what happened at seven o'clock in the morning." Extinguishing the fire was not his part of the business. That would not begin till after breakfast. He knew how to conserve his strength and to apply it when it would be effective.

It must be added to all this that he had an undoubted genius for business. Some men gain wealth because opportunities are thrust

upon them. But opportunity never knocked at G. F. Swift's door. It was he that knocked at her door, or, rather, he beat the door down and forced an entrance. It was so when, to the astonishment of all the other boys of the neighborhood, he borrowed money and went to Brighton for his first drove of pigs. It was so when, hardly more than a boy, he invested his small savings in the business of buying and selling cattle. He forced the door of opportunity when he took his family to Chicago and risked the capital he acquired in matching his skill as a dealer against the veteran traders of the Stock Yards. Most of all was this true when he conceived the daring project of sending Chicago chilled beef to the eastern market and immediately afterward ventured everything on the success of the refrigerator car. What looks now like a victorious march to great success was in reality a ceaseless struggle against odds in which every step was won by a stroke of sheer business genius.

He developed as a business man naturally and surely with every new enlargement of his affairs. For the first twenty years this was a gradual growth. But when in 1877-78 he founded an enterprise which quickly and beyond any possible forecast developed into a vast business industry the situation changed suddenly and radically. The difficulties were enormous, the complications beyond measure, the demands on his business abilities new, complex, incalculable. His power to borrow money in large sums, his inventive genius in connection with his chilling-rooms and the imperfect refrigerator car, his tact and resourcefulness in finding markets for his goods, his ability to manage a new and great and rapidly growing business, all were taxed to the utmost. The wonder is that he grew as fast as the business did and at every stage of its development measured up to its demands. He had a microscopic and a telescopic mind. He had an eye on and kept in touch with the smallest details of his business. The color of the paint on his wagons and cars he determined. He wrote explicit directions to his representatives everywhere, usually closing his letters with these words: "Please answer and say that you have carried out these instructions." In the same way he decided the great questions of policy. He was equally at home in the least things and the greatest. He saw clearly the things under his eye, but just as clearly the things far off.

Mr. Swift became a man of large wealth. But the accumulation of wealth was by no means his supreme aim in life. He was enamored not of money but of achievement. For many years he lived in a modest home on Emerald Avenue near the Stock Yards and among his em-

ployees. He had no taste for display. He had none of the arrogance of wealth. He valued money for what he could do with it in his developing business and in helping others. The extraordinary expansion of his business with its ever-growing demands for the investment of new capital absorbed his profits for some years, but as soon as he began to see his way clearly he began to give widely and freely. Possibly 1890, the year I met him, was not far from the beginning of this period of larger and freer giving. He gave a large sum toward building the Annie May Swift Hall at Northwestern University, a memorial of a daughter Mr. and Mrs. Swift had lost in 1889, when she was twenty-two years old. He gave the initial \$25,000 for the Hyde Park Y.M.C.A. building.

The wideness of his philanthropies may be judged by the following statement made at his funeral: "His name is hidden in the corner stones of a thousand churches and colleges." Allowing for exaggeration, the words suggest the liberality and catholicity of his giving. What has been said to me by the best-informed man on the subject in Chicago is undoubtedly true, that if he had lived to a more advanced age he would have been known as one of our greatest Chicago givers.

The last paragraph indicates that Mr. Swift had interests outside his business. That, indeed, was absorbing enough to leave little room for anything else. It left him scant time for general society. He was too busy for club life. He shrank from publicity and did not take that interest or that place in public affairs which a man of his abilities and wealth, perhaps, should have taken. It is not impossible that he would have done this had his life been prolonged. It was unfortunately cut short just as he was reaching the time when his sons began to relieve him from the more absorbing cares and labors of business. Had he lived they would have given him opportunities for leisure he had not enjoyed since he was fourteen years old. Whether he would have taken these opportunities I do not know.

But he had two great interests outside his business. These were his family and the church. I have already spoken of the birth of six children who came to Mr. and Mrs. Swift before they made their home in Chicago in 1875. Five more came to them in that city, Herbert L., George Hastings, Gustavus F., Jr., Ruth May, and Harold Higgins—the last a trustee of the University of Chicago, of which he is an alumnus. Ten of these children lived to maturity. This large family was, in itself, enough to keep a father and a mother both busy. That they were not neglected is evident from the way in which the sons grew up to take their father's place in the great and growing industry he had established.

The oldest son, Louis F. Swift, succeeded to the presidency, and his younger brothers were united with him in the management. It is an unusual example of family solidarity, with the mother still living as the center of the family life. I do not need to point out how efficiently the sons have guided the remarkable development of the great business left in their hands. Their father left it when the annual transactions were \$160,000,000, and the sons have increased these to over \$1,200,000,000. The children not only inherited a great business from their father, but his spirit of liberality seems also to have descended to them, the second inheritance being better than the first.

When Mr. Swift died he said in his will that Mrs. Swift understood his views and wishes as to benevolences, and he fully trusted her to carry them out. She has very nobly done this and has been as unobtrusive in her large benevolences as was her husband before her.

Mr. Swift was as devoted a son as he was a husband and father. His father dying soon after he made his home in Chicago, his mother became the object of his tender care. The old house was taken down and a new and much finer one built for his mother, and her declining years made comfortable by his constant care.

Mr. Swift united with the Methodist church of his native place in his youth, and religion was as we have seen one of the three great interests of his life. The husband and wife were one in their devotion to the church. On February 18, 1877, less than two years after they settled in Chicago, the Winter Street, now Union Avenue, Methodist Church was organized with a membership of nine persons. Among these were Mr. and Mrs. Swift. Mr. Swift was made a trustee and also a steward. His home on Emerald Avenue was within three blocks of the church, and the meetings of the official boards of the church were frequently held there. He gave the church the same wise thought and faithful service he gave to his business. He was not only most faithful in his attendance at church services but manifested a living interest in the attendance of his employees. Rev. J. F. Clancy, of the Union Avenue Church, says:

It was no unusual thing for him, in case of absence from church services of his employes who were members or attendants of the church, to call them into his office and in a fatherly way impress on them the value of the church and its services; and through his strong and far-reaching influence many persons were brought into a Christian experience and into useful membership in the church. . . . Mr. Swift was never too busy for the work of the church. . . . He was much interested in the problems and work of city missions and he gave valuable aid in establishing and strengthening churches in needy places.

For twenty years Mr. Swift continued to live on Emerald Avenue among or very near his employees. In 1898 he moved two miles directly east and built a spacious house in a spacious lot at 4848 Ellis Avenue. His attention was immediately centered on a new religious enterprise, but he neither forgot nor neglected the little church near the Stock Yards but continued his official relations with it and his liberal interest in it.

The new religious work that followed his removal was the founding of the St. James Methodist Church, which has become one of the great churches of Chicago. He and the late N. W. Harris were intimately associated in the origin and development of St. James. The first meeting of the first board of trustees was held in Mr. Swift's house, September 7, 1895, while he still lived on Emerald Avenue. He and Mr. Harris gave themselves without stint to the upbuilding of the church. When a thing needed to be done which seemed to him to depend on the two of them, it is said that Mr. Swift would say, "Well I will give half of it and, Harris, you give the other half." I have no doubt it was sometimes the other way round. After his death, in token of their affectionate remembrance of him, the people made the north window of the church a memorial of Mr. Swift. Six years later his portrait was hung in one of the church rooms, and in 1914-15 Mrs. Swift and her children presented to the church the great memorial organ. Seven years before this, in 1907 the Union Avenue Parish House, consisting of a parsonage, gymnasium, baths, bowling alleys, library, and reading room, and, later, a playground, both connected with the Union Avenue Church, were given and endowed by Mrs. G. F. Swift and the other members of her family, as a memorial to Mr. Swift, in the place where, and among the people with whom he had lived for many years and raised his family. These institutions are now ministering in a very helpful way to many young people and are open to Protestant, Roman Catholic and Jew alike.

It is interesting to hear the pastor, Mr. Clancy, add to this statement that Mrs. G. F. Swift, the daughter, Mrs. Helen Swift Neilson and the six sons, all maintain a fine, strong interest in Union Avenue Church and Parish House, and contribute regularly and liberally for the support of the church. Mr. Louis F. Swift is one of the trustees of the church and Mr. Edward F. Swift and Mr. G. F. Swift, Jr., are members of the Parish House Board of Managers.

Devotion to a great memory has not exhausted itself in these acts of beneficence, but has added one of the most beautiful of all in the G. F. Swift Memorial Church in Sagamore, the home of his boyhood and the place of his spiritual birth.

In the final estimate of a man's life the decisive question is not, Did he gain wealth and power? but, Did he serve mankind? Mr. Swift

certainly achieved an illustrious success in business, and in doing this displayed extraordinary qualities. But of him also it must be asked, Did he serve his fellow-men? One thing is clear, that Mr. Swift and his associates in the packing industry, in the best way that has so far been devised, did one inestimable service, among many others, in feeding the world. It is difficult to see how this could have been done without the packer so economically and successfully, if indeed it could have been done at all. Mr. Swift was consciously striving to serve his generation, and his gigantic labors were a service beyond estimate to the public welfare.

This sketch began with an account of a gift by Mr. Swift toward the founding of the University of Chicago and of later frequent and most generous contributions by his wife and children to the same institution. But these contributions only hint at the ceaseless flow of similar gifts to churches, colleges, universities, missions, the Y.M.C.A., the Y.W.C.A., hospitals, charities. The fountain of benevolence opened by Mr. Swift during his own lifetime has never ceased to flow but has rather sent out increasing and widening streams to bless the world.

An old employee and trusted friend, having read this sketch, wishes me to conclude it with these words: "A rugged faith in his Christian belief, a self-reliant hope and confidence in life and its problems, and a thoughtful charity for mankind sum up the lovable characteristics of this splendid man."





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